

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MINNESOTA**

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In re:

ANDREW MERREL DUNCAN  
25 KINGSWOOD COURT  
Lake City, MN 55041

Case No: 17-34021 – WJF

Social security/Taxpayer ID/Employer ID/Other Nos.: xxx-xx-1334

Debtor(s)

Chapter 7 Case

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**DISCHARGE OF DEBTOR(S)**

It appears that the debtor(s) are entitled to a discharge,

**IT IS ORDERED:**

The debtor(s) are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: 4/11/18

William J Fisher  
United States Bankruptcy Judge

NOTICE OF ENTRY AND FILING ORDER OR JUDGMENT Filed and docket entry made on April 11, 2018 Lori Vosejpka Clerk, United States Bankruptcy Court By: admin Deputy Clerk
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### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the persons named as the debtors. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtors a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtors. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtors' property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are in the nature of alimony, maintenance, or support;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 3

United States Bankruptcy Court  
District of MinnesotaIn re:  
ANDREW MERREL DUNCAN  
DebtorCase No. 17-34021-WJF  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0864-3

User: admin  
Form ID: 7dscPage 1 of 1  
Total Noticed: 14

Date Rcvd: Apr 12, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 14, 2018.

db +ANDREW MERREL DUNCAN, 25 KINGSWOOD COURT, Lake City, MN 55041-2207  
smg +United States Attorney, 600 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070  
intp +U.S. Bank National Association, 7616 Currell Blvd., suite 200, Woodbury, MN 55125-2296  
61883220 +TARA K DUNCAN, S5352 SLEEPY HOLLOW RD, BARABOO WI 53913-9674  
61883221 US BANK HOME MORTGAGE, PO BOX 790414, SAINT LOUIS MO 63179-0414  
61883222 +WABASHA COUNTY SOCIAL SERVICES, ATTN LISA SCHUTH-STUHR, 625 JEFFERSON AVE,  
WABASHA MN 55981-1529  
61883223 WALMART/SYNCEB, PO BOX 32006, BIRMINGHAM AL 35222

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +EDI: MINNDEPREV.COM Apr 13 2018 01:48:00 Minnesota Department of Revenue,  
Bankruptcy Section, PO BOX 64447, St Paul, MN 55164-0447  
smg +E-mail/Text: ustpregion12.mn.ecf@usdoj.gov Apr 12 2018 21:50:23 US Trustee,  
1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070  
61883216 +E-mail/Text: bankruptcynotices@bremer.com Apr 12 2018 21:50:50 BREMER BANK,  
8555 EAGLE POINT BOULEVARD, LAKE ELMO MN 55042-8626  
61883217 E-mail/Text: ktbankruptcy@kwiktrip.com Apr 12 2018 21:50:23 KWIK TRIP INC., 1626 OAK ST,  
PO BOX 1597, LA CROSSE WI 54602-1597  
61883218 EDI: RMSC.COM Apr 13 2018 01:48:00 OLD NAVY C/O SYNCEB, BANKRUPTCY DEPARTMENT,  
PO BOX 965060, ORLANDO FL 32896-5060  
61883219 +EDI: RMSC.COM Apr 13 2018 01:48:00 SYNCHRONY BANK- JCP, BANKRUPTCY DEPARTMENT,  
PO BOX 965061, ORLANDO FL 32896-5061  
61883224 +EDI: WFFC.COM Apr 13 2018 01:48:00 WELLS FARGO AUTO FINANCE, 435 FORD RD #300,  
ST LOUIS PARK MN 55426-4938

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 14, 2018

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 11, 2018 at the address(es) listed below:

Jennifer G. Lurken jlurken@gislason.com, MN26@ecfcbis.com;trustee@gislason.com  
John D. Lamey, III on behalf of Debtor 1 ANDREW MERREL DUNCAN bankrupt@lameylaw.com,  
shari.nelson@lameylaw.com;ewright@lameylaw.com  
Orin J. Kipp on behalf of Interested Party U.S. Bank National Association okipp@wgcmn.com,  
okipp@wgcmn.com;dkbenson@wgcmn.com;lfrancis@wgcmn.com;lgustafson@wgcmn.com  
US Trustee ustpregion12.mn.ecf@usdoj.gov

TOTAL: 4